

In re:  
Robin Deborah Novak  
Debtor

Case No. 25-10046-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Feb 27, 2025

User: admin  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 01, 2025:

Recip ID	Recipient Name and Address
db	Robin Deborah Novak, 3 N Columbus Blvd, PL 263, Philadelphia, PA 19106-1407

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 01, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 27, 2025 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL A. CIBIK	on behalf of Debtor Robin Deborah Novak help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com; m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

UNITED STATES BANKRUPTCY COURT FOR  
THE EASTERN DISTRICT OF PENNSYLVANIA

In Re: : Chapter 13  
Robin Deborah Novak :  
Debtor(s) : Bankruptcy No.: 25-10046-AMC  
:

**CONSENT ORDER**

**AND NOW**, this \_\_\_\_ day of \_\_\_\_\_, 2025, in upon agreement of the parties in lieu of the Chapter 13 standing trustee's filing a motion to dismiss with prejudice, it is

**ORDERED**, that in light of the debtor(s) three (3) prior bankruptcy filings within three (3) years, if this case is dismissed for any reason, it shall be with prejudice; debtor(s) shall be prohibited from filing, individually or jointly, any subsequent bankruptcy case within a period of 24 months without court approval. And it is further

**ORDERED**, that this Consent Order shall be effective without any further reference to its terms in any subsequent dismissal of this case, regardless of the circumstances of the dismissal, the identity of the party moving for the dismissal, or the express terms of the order dismissing the case. The dismissal of the case, in and of itself, shall be sufficient to effectuate this Consent Order and the barring of the debtor(s) from further filings in accordance with its terms.

Date: February 25, 2025

/s/ LeeAne O. Huggins

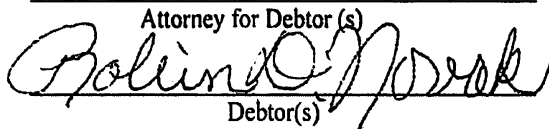
Kenneth E. West, Esquire  
Chapter 13 Standing Trustee

Date: 2/26/24



Attorney for Debtor(s)

Date: 2/27/25



Debtor(s)

Debtor(s)

Date: February 27, 2025

BY THE COURT 

HONORABLE ASHELY M. CHAN  
CHIEF U.S. BANKRUPTCY JUDGE